

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/17/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew A Flores
5531 S. 2800 W.
Roy, UT 84067

Nicole M Flores
aka Nicole Martinez
5531 S. 2800 W.
Roy, UT 84067

Case Number:
13-31872 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7077
xxx-xx-7839

Attorney for Debtor(s) (name and address):

Theron D. Morrison
290 25th Street, Ste 102
Ogden, UT 84401
Telephone number: (801) 392-9324

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **November 21, 2013**

Time: **2:00 pm**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **2/19/14**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1): **4/15/14**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/21/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **1/2/14**, Time: **10:00 AM**, Location: **U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/23/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Andrew A Flores
 Nicole M Flores
 Debtors

Case No. 13-31872-RKM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jwg
 Form ID: rab9i

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Oct 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2013.

db/jdb +Andrew A Flores, Nicole M Flores, 5531 S. 2800 W., Roy, UT 84067-1203
 9072935 01 Convenient Loan of Ogden, 2933 Washington Blvd, Ogden, UT 84401
 9072936 +02 Quick Loan, 5366 South 1900 West #B8, Roy, UT 84067-2907
 9072937 03 American Investment Bank, PO box 510083, Salt Lake City, UT 84151
 9072938 +04 NAR, Inc., North American Recovery, 10 West Broadway, Suite 610, SLC, UT 84101-2041
 9072939 +05 Summitone Credit Union, 4723 S. Harrison Blvd, Ogden, UT 84403-4399
 9072940 06 Cash Central, 845 E. 2400 N, Logan, UT 84341
 9072941 07 Gentry Finance, PO BOX 691250, San Antonio, TX 78269-1250
 9072942 +08 Goldenwest Credit Union, PO Box 1111, Ogden, UT 84402-1111
 9072943 +09 Roy Finance, 5434 South 1900 West Suite #01, Roy, UT 84067-2982
 9072946 12 Check City, 958 W Riverdale RD, Riverdale, UT 84405
 9072947 +14 Security Finance, 743 Washington Blvd, Ogden, UT 84404-4953
 9072948 +15 United Consumer Fin Svc, 865 Bassett Rd, Westlake, OH 44145-1194
 9072950 500 Fast Cash, 515 GSE, Miami, OK 74354
 9072952 ARC, 4646 West Lake Park Blvd., PO Box 30191, Salt Lake City, UT 84130-0191
 9072953 ARM, PO Box 129, Thorofare, NJ 08086-0129
 9072951 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684
 9072955 ++BONDED ADJUSTMENT BUREAU, 11620 S STATE STREET, SUITE 1404, DRAPER UT 84020-7124
 (address filed with court: Bonded Adjustment Bureau, 1321 East 3300 South STE8,
 SLC, UT 84016)
 9072956 +Bonded Collections Corp., 29 E Madison Street, Chicago, IL 60602-4435
 9072959 +Capture Financial LLC, 2020 W 89th Street, Leawood, KS 66206-1930
 9072963 +Certegy Payment Recovery Services Inc., 11601 Roosevelt Blvd, Saint Petersburg, FL 33716-2202
 9072964 +Check City, PO Box 970183, Orem, UT 84097-0183
 9072965 +Check N' Go of Utah, 55 W 1000 N, Logan, UT 84321-2200
 9072966 Check Smart, 31 Washington Blvd, Ogden, UT 84401
 9072967 +Claims Accounting, PO box 30272, Tampa, FL 33630-3272
 9072971 +David M. McGrath, PO Box 30709, Salt Lake City, UT 84130-0709
 9072972 +EZ Loan, 539 N. Harrisville Rd, Ogden, UT 84404-3577
 9072974 +EZ Rent to Own, 1167 W 12th St Ste 4, Ogden, UT 84404-5408
 9072976 +First National Collections, 610 Waltham Way, Sparks, NV 89434-6695
 9072978 +GFSL, 11 E Gregory Ste 200, Kansas City, MO 64114-1472
 9072981 +Johnson & Rountree Int, PO Box 670, San Marcos, CA 92079-0670
 9072982 +Key Bank / Creditors Interchange, 80 Holtz Dr., Buffalo, NY 14225-1470
 9072984 +MB Processing, 1521 Concord Pike, #301, Wilmington, DE 19803-3644
 9072986 Money 4 U, 4876 South 1900 West, Roy, UT 84067-2921
 9072987 Mountain Loan Caenter, 3300 S. 981 E., Salt Lake City, UT 84106
 9072988 +Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280
 9072989 +Mr. Money, 1167 W. 12th Street, Ogden, UT 84404-5408
 9072990 North Coast Imaging, Dept 21693, Pasadena, CA 91185-0001
 9072992 +Pluto Loan, 8700 State Line Rd, Suite 305, Leawood, KS 66206-1500
 9072994 +Ready Money, 600 South State, Clearfield, UT 84015-1210
 9072993 +Ready Money, 5585 South 3500 West #D, Roy, UT 84067-5603
 9072995 +Rent to Own/Best Way, 3333 Va. Beach Blvd., Virginia Beach, VA 23452-5616
 9072998 +Sunset Finance, 1608 Richland Ave W, Ste.240, Aiken, SC 29801-3236
 9073001 +USA Cash Services, P.O. Box 150744, Ogden, UT 84415-0744
 9073000 ++USFASTCASH DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111
 (address filed with court: US Fast Cash, 2533 N Carson St, Suite 5436,
 Carson City, NV 89706)
 9072934 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions Bank, PO Box 30813, Salt Lake City, UT 84130)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: topofutahlaw@gmail.com Oct 24 2013 02:04:25 Theron D. Morrison,
 290 25th Street, Ste 102, Ogden, UT 84401

tr +E-mail/Text: bnc@chl3kra.com Oct 24 2013 02:06:54 Kevin R. Anderson tr,
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 9072949 +Fax: 800-550-5475 Oct 24 2013 03:45:57 500 Fast Cash, 515 G South East,
 Miami, OK 74354-8224
 9072954 EDI: ARROW.COM Oct 24 2013 01:33:00 Arrow Financial Services, 5996 W. Touhy Ave,
 Niles, IL 60714-4610
 9072957 +E-mail/Text: banko@bonnncoll.com Oct 24 2013 02:06:33 Bonneville Billing & Collections cc,
 P.O. Box 150621, Ogden, UT 84415-0621
 9072958 +E-mail/Text: banko@bonnncoll.com Oct 24 2013 02:06:33 Bonneville Billing and Collections,
 P.O. Box 150621, Ogden, UT 84415-0621
 9072961 +E-mail/Text: bankruptcy@rentacenter.com Oct 24 2013 02:06:51 Cash Advantage,
 3689 Washington Blvd, Ogden, UT 84403-1737
 9072962 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Oct 24 2013 02:04:41 Cash Net USA,
 PO Box 06230, Chicago, IL 60606-0230
 9072970 +E-mail/Text: teresa@cslinc.biz Oct 24 2013 02:04:42 Credit Services of Logan, PO Box 3730,
 Logan, UT 84323-3730

District/off: 1088-2

User: jwg
Form ID: rab9i

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Total Noticed: 64

Date Rcvd: Oct 23, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9072977 +EDI: AMINFOFP.COM Oct 24 2013 01:33:00 First Premier Bank, 900 W Delaware Rd, PO Box 5114, Sioux Falls, SD 57117-5114
9072979 +E-mail/Text: JMONTTOYA@GWCUCU.ORG Oct 24 2013 02:06:50 Golden West Credit Union, 5025 South Adams Ave., Ogden, UT 84403-4102
9072980 EDI: IRS.COM Oct 24 2013 01:33:00 IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
9072985 +EDI: MID8.COM Oct 24 2013 01:33:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
9072996 +EDI: DRIV.COM Oct 24 2013 01:33:00 Santander Consumer, PO Box 660633, Dallas, TX 75266-0633
9072997 +E-mail/Text: bankruptcy@speedyinc.com Oct 24 2013 02:05:17 Speedy Cash, 3611 N. Ridge Rd, Wichita, KS 67205-1214
9072999 EDI: USBANKARS.COM Oct 24 2013 01:33:00 US Bank, Attn: Bankruptcy Dept., 950 17th Street Ste. 810, Denver, CO 80202
9073002 +EDI: UTAHTAXCOMM.COM Oct 24 2013 01:33:00 USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000
9073003 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 24 2013 02:05:40 West Lake Financial, 137 N. Virgil Ave. #100, Los Angeles, CA 90004-4811

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9072944 10 Roy Finance
9072945 11 IHC
9072968 Cloud Lending
9072960 ##+Cash 4 You, 464 12th, Ogden, UT 84404-5701
9072969 ##+Credit Bureau of Ogden, 3355 Washington Blvd, Ogden, UT 84401-4105
9072973 ##+EZ Loan Services, 1151 W. Riverdale Rd, Ogden, UT 84405-3748
9072975 ##+Fast Bucks, 2146 N. Main St #532, Layton, UT 84041-4975
9072983 ##+Layton Finance, 2704 N Hillfield Rd #D, Layton, UT 84041-1310
9072991 ##+Paragon Way, Inc, 2101 W. Ben White Blvd, #103, Austin, TX 78704-7517

TOTALS: 3, * 0, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2013 at the address(es) listed below:

Kevin R. Anderson tr kanderson@chl3kra.com lneebling@chl3kra.com
Theron D. Morrison on behalf of Joint Debtor Nicole M Flores topofutahlaw@gmail.com, morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf_morrison@bkexpress.info;brianporterlaw@gmail.com
Theron D. Morrison on behalf of Debtor Andrew A Flores topofutahlaw@gmail.com, morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf_morrison@bkexpress.info;brianporterlaw@gmail.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4